

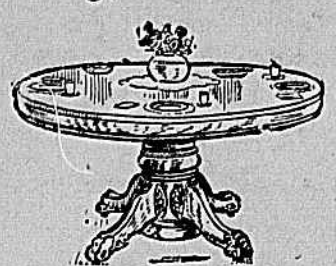
LOOK HERE! Have You Thought Over

What the Tremendous Cash-Raising Sale of the Hopkins Furniture Co.'s Entire Stock of Furniture, Carpets, Rugs, Stoves, Etc.

MEANS TO YOU?

Well, it means Richmond's large and well-known stock of Finest Furniture, Rugs, and Household Furnishings is being offered at prices which save you one-half and more. The most extraordinary cut prices on every article in this big \$50,000 stock. Read every item through carefully and you will plainly see that the prices have been ripped, torn and chopped to pieces. Right here we would ask you one question: Can you, in justice to yourself, let an opportunity to save one-half go by? The savings to be made are such as strongly appeal to every pocket-book. You really cannot afford to miss this **BIG MONEY-SAVING CHANCE!** A visit to this store will well repay you. Come to-morrow—come every day, for new bargains are displayed on our floors. It's to your interest to see them.

Dining-Room Tables.



Here is where you can make your money do double duty.

A 6-foot Oak-Finished Extension Table for only **\$3.98**

A regular \$10.50 value at only **\$5.50**

Six-foot Golden Oak, highly polished, a beauty at \$12, for only **\$6.75**

Solid Oak, round and square style. Our \$15.00 leader, at only **\$8.35**

Solid Oak Pedestal Table, our regular \$26.00 value, at only **\$18.00**

A regular \$30.00 value for only **\$19.50**

Also a beautiful line of Pedestal Tables, round, square and oval tops, heavy claw or ball feet, hand rubbed and polished, all to be closed out during this sale, from \$30 down to \$12.

Bed-Room Suits.

3-piece Bedroom Suit, \$21.00 value, for..... **\$15.00**
3-piece Bedroom Suit, \$24.00 value, for..... **\$18.89**
3-piece Bedroom Suit, \$32.00 value, for..... **\$22.00**
3-piece Bedroom Suit, \$35.00 value, for..... **\$28.89**

Other high-grade values, ranging in prices from \$15.00 to \$50.00, at a saving of from 50 to 75 per cent.

Dressers.

The quality cannot be shown in a picture. Some see the care in the finish and construction. Judge by that. The sale prices are to be remarkably low.

A Solid Oak Dresser, 3 full drawers, with French plate mirror; regular price \$9.00. Sale price..... **\$5.50**

Large Solid Oak Dressers, French bevel plate mirror; former price \$10.50. Sale price..... **\$7.35**

\$12.50 Dresser for only..... **\$8.75**

\$18.50 Dresser for only..... **\$12.25**

\$20.00 Solid Quarter-Sawn Dressers..... **\$14.75**

China Closets.



An exquisite and dainty line, the market's choicest in these goods. To be had during this sale only at prices that will close them out in a hurry. Be on hand early if you want one of these.

Our regular \$20 China Closets cut to..... **\$15.75**

Our regular \$25 China Closets cut to..... **\$17.25**

Our regular \$28 value cut to..... **\$19.50**

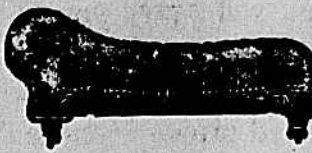
Our regular \$31.50 value cut to..... **\$22.75**

Our regular \$35.00 value for..... **\$25.00**

Our regular \$40.00 value for..... **\$28.00**

Others, all styles and finishes, all go in this great sale.

Couches



\$15.00 value, Couch strongly constructed, oil tempered springs, upholstered in velvet or Verona. F. S. Co. Sale price..... **\$6.98**

\$18.00 value Chase Leather Couch. F. S. Co. Special price..... **\$8.48**

Only a few of the above. Come early if you want one.

\$30.00 value Genuine Leather Couch, solid quarter sawed frame; beautifully polished, guaranteed steel springs. The greatest value in the world. F. S. Co. Sale price..... **\$19.48**

Steel Sanitary Couches, drop sides, good, strong, well-constructed Couch, a full \$7.50 value, for only..... **\$4.75**

A regular \$9.00 value for only..... **\$5.50**

Sanitary Davenport, drop back, something good at the sale price.

Over 100 different Couches, in grades from the cheapest to the best, too numerous to mention, at saving of ONE-HALF AND MORE.

Rugs! Rugs! Rugs!

Regular \$1.50 value (27x54) Rug. F. S. Co. Sale price..... **69c**

Regular \$2.50 value Rugs. F. S. Co. Sale price..... **98c**

Regular \$1 value Brussels Rugs. F. S. Co. Sale price..... **69c**

Regular \$18 value Brussels Rug (size 6x9). F. S. Co. Sale price..... **\$9.67**

Regular \$28 value Body Brussels Rug (size 9x12). F. S. Co. Sale price..... **\$15.63**

Regular \$40 value Hartford Rug (size 9x12). F. S. Co. Sale price..... **\$18.89**

Regular \$12 value (9x12) Ingrain. F. S. Co. Sale price..... **\$5.89**

Regular \$20 value Axminster Rug (size 9x12). F. S. Co. Sale price..... **\$16.69**

Carpets

Granite Ingrain Carpet at, per yard, only..... **39c**

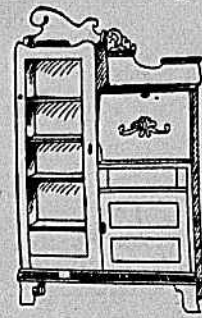
Union Ingrain Carpet at, per yard, only..... **43c**

High-Grade Ingrain Carpet, per yard, only..... **53c**

All-Well Extra Super, 55c grade, at only..... **69c**

All remnants of Carpet will be offered at prices that will quickly close them out. Don't miss this snap.

Combination Book Case and Writing Desk



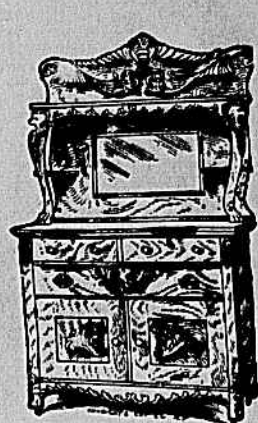
Regular \$25 value..... **\$11.25**

Regular \$35 value..... **\$16.90**

Regular \$50 value..... **\$22.95**

We have anything you want in the line at any price you want to pay.

Sideboards.



Everybody can have a Sideboard when they can buy one at such a low price.

SOME Quarter Sawn Oak Sideboard; regular value \$15.00. F. S. Co. price..... **\$7.95**

Regular value \$20.00. F. S. Co. price..... **\$11.35**

Regular \$35 value. F. S. Co. price..... **\$14.95**

Regular \$50 value. F. S. Co. price..... **\$21.75**

And up to \$75. Be on hand early. They won't last long.

When we started this sale our aim was to reduce stock. Messrs. Hopkins said: "Use your own judgment as to price; but use all possible dispatch." And our judgment was to mark down every article in this entire stock to such low prices that the people could not afford to ignore our offers. Former selling prices, real values and cost prices were forgotten. We ask ourselves but one question: How low must the goods be marked to clear them out at once? And with that one idea in mind we went through every department from basement to garret, and, depend upon it, every purchase you may make this sale will effect you a big saving. **DON'T DELAY! BE ON HAND EARLY!**

Never Before in our history did Furniture sell at prices so low. This stock will melt away like snow. So it behooves you to be prompt to choose. **ONLY SIX DAYS MORE.**

Hopkins Furniture Company,

7 and 9 West Broad Street.

Terms of Sale Strictly Cash. Joseph Gibian, Sale Conductor. Furniture Sales Co., Sellers

Never has such array of TEMPTING BARGAINS been placed before the people. **DON'T MISS THIS CHANCE TO SAVE MONEY. ONLY SIX DAYS MORE.**

MUNICIPAL GOVERNMENT IN THE CITY OF DALLAS

BY E. D. DORAN.

Dallas, Texas, January 18th. Within the last twelve months there has been a change in the system of municipal government in Dallas. The change has been from control by a political machine to management by a small number of experienced business men who know little about politics and care less, and while there has not been time for a thorough test there are not wanting evidences that the new system will be a very decided improvement over the old.

In 1906 the city of Dallas was governed in a complicated, expensive, inefficient and naturally very unsatisfactory manner. There was a board of fifteen aldermen and a Board of Police and Fire Commissioners. Of the former, ten represented the various wards of the city and five were elected at large. The commissioners were appointed by the Governor of the State. The aldermen were divided into ten committees, whose rule in their respective departments came to be supreme after a time. The Board of Commissioners was supposed to exercise the functions of a Board of Supervisory Control over the acts of the council, but shrewd political manipulation practically had made this out of the question, and the board eventually contented itself with looking after the affairs of the departments for which it was named. The system was cumbersome and the charter was so vaguely worded that it was impossible to fix responsibility. The council did not have control over its subordinate officers, some of whom were elected by the people and some by the council itself. The subordinates contended that they had been selected to serve for two years and that it being impossible to remove them during that time there was no necessity for them to obey the orders of the council.

As has been remarked, while the new form of government has not been in effect long enough for a thorough test, the results to date have been much more satisfactory than anticipated. Great economies have been practiced. When the commission assumed control the tax collector and the three members of the board of appeals (which passed on assessments), drawing salaries aggregating about \$15,000 per annum, were discharged and a tax assessor and collector appointed at a salary of \$200 a month, with two assistants, each drawing \$125 a month. The commissioners make the assessments themselves. Under the old form there was a sanitary inspector, a scavenger, a street superintendent and a "street cleaning superintendent." Their salaries aggregated about \$6,000 a year. Each had a foreman and a number of assistants. Now there is one foreman who has charge of all the work and the "superintending" is done in person by the commissioner of that department. The salary of the foreman is \$125 per month.

The old government had a superintendent of the water department, a secretary of the water department, a civil engineer for the water department and a "chief engineer of pumping stations" for the water department. Each had his foreman or assistant and the salaries aggregated something like \$8,000 per annum. There is now only a secretary of the water department, who collects water rentals, and a man who cares for the pumping machinery, while general supervision is by the commissioner in person. The secretary, being a heavily bonded official, draws \$150 a month, and the engineer about the same.

Speaking of engineers recalls to mind that the time had an "engineer" for practically every department and then a "city" engineer. There were about six of these, all told, and the average salary paid was \$2,000 per annum. Now there is only one engineer and he is paid the sum named, but he has a number of rod men, time-keepers and the like under him who are paid as such and not as "engineers."

which ever way the people vote, the contestants must be satisfied.

Perhaps the most forcible contrast is between the old and the new system of attending to the demands of the taxpayers. Under the old system, if John Smith, an honest, law-abiding, tax-paying citizen, who did not play politics, wanted a street repaired, or a sewer laid, or some other thing done which it was the duty of the city to do for him and his neighbors in return for the taxes they paid, he encountered such a tangle of official red tape at the City Hall when he called regarding the matter, and so many exasperating and wholly unnecessary delays that he finally gave up in disgust and went without the conveniences to which he was entitled. Today, if John Smith believes he should have more conveniences, he calls on the commissioner in charge and receives attention immediately. If he is entitled to what he seeks, action is generally taken either then and there, or within twenty-four hours. If he is not entitled to it, he is promptly turned down and told why.

To summarize, four distinct advantages are claimed for the new form of government in Dallas:

1. In concentrating the attention of voters upon the selection of a few men, they are not confused by a long ticket and are therefore able to make better selections.
2. The voters do not select any more men than are absolutely necessary to administer the affairs of the government.
3. The system, by concentrating authority and definitely expressing it, enables the officials to administer the government much more efficiently than is possible by any set of men under the old system, where authority is diffused.
4. The system, while concentrating authority, also concentrates and definitely fixes responsibility so that if there be faults or failures the people will know beyond all question exactly where the blame lies.

This form of government is the result of a campaign begun here years ago—long before it was adopted by Galveston. In fact, it sprang from a demand that the affairs of this city should be administered according to a plan as sane and effective as that which governs the affairs of any large mercantile institution. The people were tired of politics and wanted a business system. The advocates of this idea encountered determined opposition. They were fought by every politician in the city. Twice these opponents succeeded in defeating them before the Legislature, but were themselves defeated last spring although they were supported by every public service corporation in the city. Their charter being secured, the men who had fought it formed an organization for the purpose of electing their men to put it into effect. Believing that this would spell disaster and defeat the very objects for which the charter was framed, the business men also organized, the one requisite to membership in which was that the person applying must be one who had never taken part in politics or held a public office. When admitted the members were required to sign a pledge to support the nonpartisanship of the organization. This was done before the nominations were made, but as well known, were the men in charge of the movement that this was done without question. In this way 3,500 pledges out of a total vote of about 6,000 were obtained. A business man was made campaign manager. His name is Henry D. Lind-

ley, and he is a retired banker. He managed the campaign just as he would manage his business. The pledge idea was an invention of his own mind, and ninety per cent of those who gave pledges voted for the ticket put out by the organization, which was known as "The Citizens' Association Ticket." The men selected are either prominent in business circles or else retired merchants. With two exceptions none has ever taken part in politics. One held office here twenty years ago, and one had at the incorporation of the City of Education. It is composed of five men. They draw no salary. They serve two years. The commissioners are elected one year and the school officials the next year in order that there may be no collusion or connection whatever.

The so-called commission form of government originated so far as Texas is concerned, in the city of Galveston just after the disastrous storm and flood of September, 1900. Early in 1901 representative citizens took possession of the city and formed a business-like administration. It was composed of five men. They drew no salary. They serve two years. The commissioners are elected one year and the school officials the next year in order that there may be no collusion or connection whatever.

The results at Galveston have been most satisfactory. During the first two years of the commission's work it paid off the floating debt of nearly \$135,000, expended large sums for the repair of damage done by the storm and retired several thousand dollars' worth of old claims against the city. It reduced the tax valuation, lowered the rate of taxation and put the city on a cash basis, paying employees and current bills at the first of the month with all the promptitude of a large business concern. The success at Galveston induced Houston to adopt a similar plan. Political conditions in Houston were in a frightful condition. A New York firm of expert accountants (Haskins & Sells) has been employed to go over the books and found hundreds of thousands of dollars gone. Then the city hall, with all its books destroyed by fire which was believed to be of incendiary origin. The situation served to direct attention to the success of the "Galveston plan." It was adopted with very material modifications, and Houston seems to be satisfied with the way in which it has worked.

The charter of Dallas is claimed to contain all of the best features and none of the bad ones of the charters of Galveston and Houston. Just what are its bad features, if any, time alone can tell, but at present the administration of the measure has given unprecedented satisfaction and no fault has been found.

A HOME-BUILDER BY NAME, WILSON

With Richmond for a Home, He Branches Out in the South.

MUCH WORK TO HIS CREDIT

"Good Work and True Work," as Masons Call It, His Motto.

Mr. John T. Wilson, one of the largest contractors in this city, does not confine his efforts to any pent-up Utica. He builds not only in Richmond, but all over the Southern country. However, his principal office is in this city, he occupying rooms in the Mutual Building.

Mr. Wilson has every facility for handling work, both large and small. Every improved method is used by him that will aid to the prompt completion of his work. His working staff is composed of men well up on the work intrusted to them. The engineering department is in charge of Mr. Sam Yee Yee, chief engineer, assisted by Mr. Wm. Gibson, Jr., and J. B. Wilson, assistant engineer.

The estimating department is another feature of Mr. Wilson's method of doing business, and plans sent there are figured both accurately and promptly. The accounting department is in charge of Mr. Edward Ragland. Special reference is made to this important part of the business, where the most improved system of accounting is installed. This is especially pleasing to architects who represent the owners in the financial matters between them and the contractor.

Among the important and handsome buildings that have been erected by Mr. Wilson within the past few years the following are worthy of mention: Bank and Office Buildings—Sich Building, Newport News, Va.; Mutual Building, Richmond, Va.; Bank of Richmond, Richmond, Va.; office building for the Mecklenburg Real Estate Company (twelve stories), Nashville, Tenn., said to be the handsomest building of its kind in the South. Has a passenger elevator and a complete heating, refrigerating and power plant. Jefferson Hotel, Richmond, Va.

Reinforced concrete viaduct for Richmond and Chesapeake Bay Railway Company. This work is considered one of the finest pieces of the kind in the world and has attracted the attention of engineers all over the country. Numerous articles have appeared in the leading engineering papers regarding it.

Paper mill for Roanoke Rapids Paper Manufacturing Company, at Roanoke Rapids, N. C. This work includes a concrete dam across the Roanoke River, 3,200 feet long, extensive head gate and flume work, and a hydro-electric power plant, to run the various mills in the vicinity.

Second Baptist Church, Richmond. Beth Abrah Temple, Richmond. Passenger stations for Chesapeake and Ohio Railway at Staunton, Charlottesville and Williamsburg, Va. Round house and shops for Chesapeake and Ohio Railway at Hunting-

ton, Va.

Freight depot for Seaboard Air Line Railway at Durham, N. C., and have contract for a freight depot for the same company at Richmond.

Fireproof residence of Mr. Joseph Bryan, which is one of the handsomest residences in the South. The interior woodwork of this house is very handsome and there is both a passenger and freight elevator.

Freight depot for Illinois Central and Southern Railway at Nashville, Tenn.

Reinforced concrete warehouse for the Gordon Metal Company, Richmond, which was the first piece of work of its kind in the city.

Also reinforced concrete warehouse for Stephen Putney Shoe Company, Richmond.

Reinforced concrete substation for Passenger and Power Company on West Broad Street, Richmond.

Y. M. C. A. building at the University of Virginia, Charlottesville.

Erecting shops for American Locomotive Works, Richmond, as well as power plant and other buildings for the same company.

Besides the above, Mr. Wilson has erected numerous other buildings all over the country.

LYNCHBURG INSURANCE CO.

Fine Showing Made at Annual Meeting of American National.

[Special to The Times-Dispatch.]—The second annual meeting of the stockholders of the American National Life Insurance Company, held Thursday night at the Y. M. C. A. building, 12,612 of the 20,000 shares being represented in the meeting.

The meeting was presided over by Senator John W. Daniel, and Mr. J. G. Nowlin was the secretary.

The reports of the officers and the financial statement indicated the affairs of the young company to be in an excellent condition, and far in excess of the most optimistic promoters of the company had dared to hope for.

The completion of the sale of \$200,000 of capital stock was reported, together with a satisfactory increase in the company's surplus. The aggregate of the company's surplus was \$235,200, and the premium receipts were \$25,171, with a total cash income of \$115,931. The disbursements were \$276, including one death claim, amounting to \$600.

The stockholders adopted a resolution, offered by ex-Governor J. Hoge Tyler, thanking President Taylor for his excellent administration of the affairs of the company since its organization, and especially for the fine showing made in 1907.

The following officers and directors were elected by the stockholders for the ensuing year: President, Wallace A. Taylor; Board of Directors, R. F. Bopes, Senator John W. Daniel, C. S. Roams, L. Lazarus, W. A. Taylor, John F. Ryan, R. A. James, G. W. Johnson, H. M. V. Jones, J. H. Lawrence, J. R. Roall, Robert L. Parham, W. A. Falconer, N. M. Jordan, J. Hoge Tyler, John W. Carroll, J. M. Dulaney, A. E. Strode and George C. Chubb, Jr.

After the meeting of the stockholders the board of directors met and elected the following officers: R. F. Bopes, first vice-president and treasurer; John W. Daniel, second vice-president and general counsel; J. Hoge Tyler, third vice-president; Nobis M. Jordan, secretary; Tachman M. Hobson, assistant secretary; W. A. Taylor, general manager; W. A. Higgins, actuary; S. A. Howard, superintendent of agents; Fred (larger, associate general counsel; Dr. John W. Carroll, chief medical director; Drs. A. W. Terrell and Samuel Lile, associate medical directors.

CHATHAM MAKING PROGRESS

[Special to The Times-Dispatch.]—The Chatham Business Men's Association, which was organized with twenty-five members, and the following officers were elected for the ensuing year: President, J. H. Whitehead; First Vice-President, J. S. Carter; Second Vice-President, T. J. Colon; Executive Committee, W. M. Whitehead, O. S. Yeatts, J. W. Whitehead, Jr., Frank Marshall, H. D. Stephens, J. W. Marks, J.

H. Hargrave, Jr., E. S. Reid, Jr., W. M. Tredway, Jr., and Asa Vioello. The rules and regulations of the old organization were accepted, and which the meeting adjourned, subject to the call of the president.

The committee appointed at a recent meeting of citizens and business men to secure a house for use as a tobacco warehouse reported Tuesday night that a house had been secured, which almost assures a tobacco market for the next season.

The Business Men's Association will very soon have a representative to call upon the American Tobacco Company to secure a buyer for this market.

The Farmers' Club at their regular January meeting elected the following officers for the ensuing year: President, J. B. Seacrest; Vice-President, J. E. Seacrest; Secretary-Treasurer, J. C. Dodd. All tobacco growers were urged to stand by the primary system of marketing the staple product, as this was the only way by which to receive remunerative prices for their hard-earned crops.

The Farmers' Institute will hold its first meeting on the 25th in the interest of the demonstration work which is being done in Virginia. The meeting will be held at Durkeville, and the program is an interesting one. It follows:

Mr. Seacrest's introductory remarks by T. O. Sandy; "Grass Culture," by J. G. Gillette; "Selection of Seed Corn," by H. W. Cross; "The Cause and Effect of Lime," by H. H. Campbell.

Afternoon session—Address by Dr. S. A. Knapp; "The Buckeye State Field," as actual Points to Be Observed by the Farmers in Breeding Horses," by Dr. J. G. Farney; "Dairying," by B. P. Norfleet.

POWER PLANT AT ARVONIA

[Special to The Times-Dispatch.]—Efforts are being put forth, at the early establishment of a large electrical power plant here which will supply power to all the slate quarries in the Buckhannon slate field, as well as to all the neighboring towns. It is said by those who have the project in hand that the plant will be in working order by the autumn of this year. It is proposed to utilize the splendid water-power on Slate River in this undertaking.

It is also rumored that three new slate companies will be established here this spring. The slate quarries are of different kinds are projected, and a move is to be made to get in settlements of North Carolina. The slate is of the large tracts of land back from this place.

Altogether, the outlook for the prosperity of Arvonias during this year is most encouraging.

GIVE YOUNGER MAN CHANCE

Captain Thomas Retires From Bank Presidency and Joins the Times-Dispatch.

[Special to The Times-Dispatch.]—RALEIGH, N. C., January 18.—Captain J. J. Thomas, president of Merchants and Farmers' Bank, this city, since its organization eighteen years ago, has retired from the presidency for the purpose of making it possible for those under him to receive deserved promotion, and because he feels the need for lightening to some extent the burden of business as he grows older. He in turn is succeeded by H. W. Jackson, advanced from assistant cashier. The bank is one of the strongest in the State. It has authorized the directors to convert it into a national instead of a State bank whenever they deem it advisable to do so.